

RESPONSE UNDER 37 C.F.R. § 1.114
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3694
PATENT
Attorney Docket No. 06556.0039



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
John D. POLK et al.) Group Art Unit: 3694
Application No.: 10/043,493) Examiner: Mary Da Zhi Wang Cheung
Filed: January 14, 2002) Confirmation No.: 9208
For: APPARATUS AND METHODS) **Mail Stop AF**
FOR PROVIDING A PAYMENT)
SYSTEM OVER A NETWORK)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Ma'am:

**AMENDMENT AND
REQUEST FOR CONTINUED EXAMINATION UNDER 37 C.F.R. § 1.114**

In reply to the Final Office Action mailed October 31, 2007 ("the Final Office Action"), Applicants file concurrently herewith a Request for Continued Examination (RCE) and propose to amend this application pursuant to 37 C.F.R. § 1.114 as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendment sections of this paper.